

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In Re:	:	Chapter 13
Ralph D. Sowards	:	JUDGE <u>CALDWELL</u>
Carol S. Sowards	:	Case No. 13-55607
	:	
	:	
	:	

AMENDMENT TO PETITION, SCHEDULES, CREDITOR MATRIX AND/OR  
STATEMENT OF AFFAIRS PURSUANT TO BANKRUPTCY RULE 1009

The attachments hereto amend the following:

A/B     C     D     E/F  
 G     H     X I     X J     Matrix  
                                  Other

Debtor(s) represent that the amendments attached contain full and true statements of facts set forth therein, as required by the provisions of Title 11 U.S.C. and Bankruptcy Rules relating to the debtor.

Debtor(s) Ralph & Carol Sowards

certify under penalty of perjury that the foregoing is true and correct.

Executed on: 4/20/2016

/s/ Ralph D. Sowards  
Signature of Debtor

Executed on: 4/20/2016

/s/ Carol S. Sowards  
Signature of Debtor

Fill in this information to identify your case:

Debtor 1 Ralph D. Sowards

Debtor 2 Carol S. Sowards  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:13-bk-55607  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<p>1. Fill in your employment information.</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
	<b>Occupation</b>	<u>Truck Driver</u>	<u>Unemployed</u>
	<b>Employer's name</b>	<u>UPS Freight</u>	
	<b>Employer's address</b>	<u>100 E. Campusview Blvd., Suite 300 Columbus, OH 43235</u>	
	<b>How long employed there?</b>	<u>6 years</u>	

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>8,955.57</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>8,955.57</u>	\$ <u>0.00</u>

Debtor 1 **Ralph D. Sowards**  
Debtor 2 **Carol S. Sowards**

Case number (if known) **2:13-bk-55607**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>8,955.57</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>2,377.44</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>252.81</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>Flex</b>	5h.+ \$ <b>191.97</b> +	\$ <b>0.00</b>
<b>United Way</b>	\$ <b>43.33</b>	\$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>2,865.55</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>6,090.02</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>908.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b> +	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>908.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>6,090.02</b> + \$ <b>908.00</b> =	\$ <b>6,998.02</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>6,998.02</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: <b>Debtor's income fluctuates on a monthly basis due to work load.</b>		

Fill in this information to identify your case:

Debtor 1 Ralph D. Sowards

Debtor 2 Carol S. Sowards  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:13-bk-55607  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Grandchild

Grandchild

Daughter

Son in Law

Granddaughter

Grandson

Grandson

Granddaughter

Son

5

7

8

9

32

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

Debtor 1 **Ralph D. Sowards**  
Debtor 2 **Carol S. Sowards**

Case number (if known) **2:13-bk-55607**

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

**If not included in line 4:**

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. **Additional mortgage payments for your residence,** such as home equity loans

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 95.00  
4d. \$ 0.00  
5. \$ 0.00

Debtor 1 **Ralph D. Sowards**  
Debtor 2 **Carol S. Sowards**

Case number (if known) **2:13-bk-55607**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>445.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>125.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>150.00</b>
6d. Other. Specify: <u>Cable/Internet</u>	6d. \$	<b>125.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>1,250.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>0.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>235.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>125.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>300.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>395.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>108.02</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>300.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		<b>0.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
18. \$		<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<b>0.00</b>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: <u>Dependent Expenses</u>		
21. +\$		<b>400.00</b>
<b>Dependent School Expenses</b>		
	+\$	<b>70.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>4,123.02</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>4,123.02</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>6,998.02</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>4,123.02</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	<b>2,875.00</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing AMENDMENT TO PETITION, SCHEDULES, CREDITOR MATRIX AND/OR STATEMENT OF AFFAIRS PURSUANT TO BANKRUPTCY RULE 1009 was sent by electronic mail or regular U.S. mail this 20th day of April 2016 to the following:

***Via Electronic Notification:***

- **Asst US Trustee (Col)**    ustpregion09.cb.ecf@usdoj.gov
- **Edward Henry Cahill**    amps@manleydeas.com
- **Faye D. English**    notices@ch13columbus.com
- **Brian M Gianangeli**    bgianangeli@mifsudlaw.com

***And via Regular U.S. Mail:***

Ralph D. Sowards  
Carol S Sowards  
4024 Grayson Dr.  
Obetz, OH 43207

/s/ Thomas M. Fesenmyer  
Thomas M. Fesenmyer 0073901  
Attorney for Debtors  
1335 Dublin Road, Suite 205C  
Columbus, OH 43215  
(614) 228-4435  
(614) 228-3882 fax  
e-mail:fesenmyer\_law@hotmail.com